

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 48
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 26, 1994

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK MERGERS

Marine Midland Bank, Buffalo, New York -- to acquire certain assets and assume certain liabilities of six FDIC-insured New York State branches of Hongkong Shanghai Banking Corporation Limited, Hong Kong, and to establish branches.
Approved, November 21, 1994.

BOARD OPERATIONS

Budget for 1995.
Approved, November 23, 1994.

Office of Inspector General -- budget for 1995.
Approved, November 23, 1994.

INTERNATIONAL OPERATIONS

Bank of Boston Corporation, Boston, Massachusetts -- to make an investment in Boston AIG Company Limited, a Bermuda corporation.
Permitted, November 21, 1994.

Republic International Bank of New York, Miami, Florida -- to make an investment in Republic New York (UK) Limited, London, England.
Permitted, November 25, 1994.

REGULATIONS AND POLICIES

Regulation E -- interim rule and request for comment on amendments concerning identification of consumer accounts on terminal receipts at automated teller machines (Docket R-0859).
Approved, November 23, 1994.

Regulation Z -- publication for comment of proposed amendments concerning "reverse mortgages" and "high-rate, high-fee mortgages" (Docket R-0858).
Approved, November 23, 1994.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve Bank Operations; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

St. Louis	Callaway Bank, Fulton, Missouri -- to establish an automatic teller machine branch at 3325 County Road 211, Kingdon City, Missouri. Approved, November 22, 1994.
Richmond	First Virginia Bank, Falls Church, Virginia -- to establish a branch at the southeast corner of the intersection of River Ridge Boulevard and Jefferson Davis Highway (Route 1), Woodbridge, Virginia. Approved, November 21, 1994.
Richmond	First Virginia Bank, Falls Church, Virginia -- to establish a branch at the southeast corner of the intersection of Prince William Parkway and Minnieville Road, Woodbridge, Virginia. Approved, November 21, 1994.
Atlanta	Intervest Bank, Clearwater, Florida -- to establish a branch at 2175 Nursery Road and a branch at 600 Chestnut Street. Approved, November 24, 1994.

BANK HOLDING COMPANIES

St. Louis	American Bancshares, Inc., Highland, Illinois -- to acquire American Bank of Illinois in Highland. Approved, November 23, 1994.
Atlanta	Colonial Bancgroup, Inc., Montgomery, Alabama -- to acquire Brundidge Banking Company, Inc., Brundidge, Alabama. Approved, November 25, 1994.
Dallas	Falcon Bancshares, Inc, Laredo, Texas -- to acquire Falcon National Bank. Approved, November 23, 1994.
Cleveland	First Bancorporation of Ohio, Akron, Ohio -- to acquire The CIVISTA Corporation, Canton, Ohio. Approved, November 22, 1994.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Secretary	First Interstate Bancorp, Los Angeles, California -- determination that an application is not required to acquire Park Forest National Bank, Dallas, Texas. Granted, November 23, 1994.
Atlanta	First Security Bankshares, Inc., Lavonia, Georgia -- to acquire Braselton Banking Company, Braselton, Georgia. Approved, November 25, 1994.
GC	First Texas Bancorp, Inc., Georgetown, Texas -- determination that the sale of certain real estate financed by FTB constitutes divestiture. Granted, November 23, 1994.
St. Louis	HCB Bancorp, Palmyra, Indiana -- to acquire Harrison County Bank. Approved, November 23, 1994.
Atlanta	Hibernia Corporation, New Orleans, Louisiana -- to merge with Pioneer Bancshares Corporation, Shreveport, Louisiana, and acquire Zachary Taylor Life Insurance Company. Approved, November 23, 1994.
Chicago	IBT Bancorp, Inc., Mt. Pleasant, Michigan -- to engage de novo in securities brokerage services through IBT Financial Services, Inc. Permitted, November 22, 1994.
GC	Lonoke Bancshares, Inc., Lonoke, Arkansas -- determination that sale of a real parcel by a nonbank subsidiary constitutes divestiture. Granted, November 22, 1994.
St. Louis	M & L Holding Company, Alton, Illinois -- to acquire First Community Bank of Taney County, Branson, Missouri. Approved, November 25, 1994.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Chicago	Maple Park Bancshares, Inc., Maple Park, Illinois -- to engage de novo in the servicing of mortgage loans. Permitted, November 22, 1994.
Atlanta	Merit Holding Corporation, Tucker, Georgia -- to acquire Charter Bank and Trust Co., Marietta, Georgia. Approved, November 22, 1994.
Cleveland	Mid Am, Inc., Bowling Green, Ohio -- to acquire Lucas County Credit Bureau, Inc., d.b.a. International Credit Service, Toledo, Ohio. Approved, November 23, 1994.
Minneapolis	Minnesota Valley Bancshares, Inc., Minnetonka, Minnesota -- to acquire Minnwest, Inc., Minnetonka, Minnesota. Approved, November 22, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota, Norwest Financial Special Services, Inc., Des Moines, Iowa, and Norwest Financial, Inc. -- to engage de novo in consumer finance; sales finance; sale of bookkeeping, payroll, and other management financial reporting services and data processing services. Permitted, November 22, 1994.
Kansas City	Peoples Trust of 1987, Ottawa, Kansas -- to acquire Johnson County Bank, Overland Park, Kansas. Approved, November 23, 1994.
Chicago	Pinnacle Banc Group, Inc., Oak Brook, Illinois -- to acquire Acorn Financial Corp., and Suburban Trust & Savings Bank, Oak Park, Illinois. Approved, November 23, 1994.
Dallas	Plains Bancorp, Inc., Dimmit, Texas -- to acquire Shadow Hills National Bank, Lubbock, Texas. Approved, November 23, 1994.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Dallas	Plains Bancorp (Delaware), Wilmington, Delaware -- to acquire Shadow Hills National Bank, Lubbock, Texas. Approved, November 23, 1994.
Richmond	Premier Bankshares Corporation, Tazewell, Virginia -- to acquire Dickenson-Buchanan Bank, Haysi, Virginia. Approved, November 23, 1994.
Dallas	Riverway Holdings, Inc., Houston, Texas -- to acquire Riverway Holdings of Delaware, Inc., Wilmington, Delaware. Approved, November 23, 1994.
Dallas	Riverway Holdings of Delaware, Inc., Wilmington, Delaware -- to acquire Riverway Bank, Houston, Texas. Approved, November 23, 1994.
San Francisco	Salinas Valley Bancorp, Salinas, California -- to acquire Bank of Salinas. Approved, November 23, 1994.
San Francisco	Superior Holdings, Inc., Scottsdale, Arizona -- to acquire De Anza Holding Corporation, Sunnyvale, California, and to continue to engage in dealing in mortgage loans in Phoenix, Arizona. Returned, November 22, 1994.
San Francisco	Vallicorp Holdings, Inc., Fresno, California -- request for waiver of application to acquire Bank One, Fresno, California. Granted, November 25, 1994.
Minneapolis	West Concord Bancshares, Inc., West Concord, Minnesota -- to engage de novo in lending activities. Permitted, November 25, 1994.

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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK MERGERS

Richmond	Crestar Bank, Richmond, Virginia -- to merge with Jefferson Savings and Loan Association, F.A., Warrenton, Virginia, and to establish branches. Approved, November 23, 1994.
Cleveland	Integra Bank/North, Titusville, Pennsylvania -- to acquire the Bradford, Pennsylvania, branch of Bucktail Bank and Trust Company, Emporium, Pennsylvania. Approved, November 23, 1994.
Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- to merge with Old Kent Bank of Holland, Holland, Michigan, and to establish branches. Approved, November 21, 1994.
Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- to merge with Old Kent Bank of Big Rapids, Big Rapids; Old Kent Bank of Cadillac, Cadillac; Old Kent Bank-Central, Owosso; Old Kent Bank-East, Brighton; Old Kent Bank of Gaylord, Gaylord; Old Kent Bank of Grand Haven; Old Kent Bank-Grand Traverse, Traverse City; Old Kent Bank of Hillsdale, Hillsdale; Old Kent Bank of Ludington, Ludington; Old Kent Bank of Petoskey, Petoskey; Old Kent Bank of St. Johns, St. Johns; Old Kent Bank-Southeast, Trenton; and Old Kent Bank-Southwest, Kalamazoo, Michigan, and to establish branches. Approved, November 21, 1994.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANKS, STATE MEMBER

Secretary	Banco Popular de Puerto Rico, San Juan, Puerto Rico - - to acquire certain assets and assume certain liabilities of a branch of The Chase Manhattan Bank, N.A., New York, New York, at 918 Seneca Avenue, Ridgewood, New York. Approved, November 22, 1994.
Minneapolis	Farmers State Bank of Conrad, Conrad, Montana -- payment of a dividend. Approved, November 23, 1994.
Minneapolis	Farmers State Bank of Cut Bank, Cut Bank, Montana -- payment of a dividend. Approved, November 23, 1994.

CAPITAL STOCK

Chicago	Bankers Trust Company, Des Moines, Iowa -- redemption of shares. Approved, November 23, 1994.
Atlanta	Meigs County Bancshares, Inc., Decatur, Tennessee redemption of shares. Approved, November 25, 1994.
Minneapolis	North Shore Financial Corporation, Duluth, Minnesota -- redemption of shares. Approved, November 22, 1994.

CHANGE IN BANK CONTROL

Philadelphia	Guaranty Bancshares Corporation, Shamokin, Pennsylvania -- change in bank control. Permitted, November 25, 1994.
St. Louis	M & L Holding Company, Alton, Illinois -- change in bank control. Permitted, November 22, 1994.
Chicago	Mid-America National Bancorp, Inc., Chicago, Illinois -- change in bank control. Returned, November 21, 1994.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

St. Louis	Allegiant Bank, St. Louis, Missouri, proposed merger with Allegiant State Bank, Kahoka, Missouri -- report on competitive factors. Submitted, November 23, 1994.
Chicago	Baraboo Federal Bank, FSB, Baraboo, Wisconsin, proposed acquisition of the assets and assumption of the liabilities of First Business Bank of Madison, Madison, Wisconsin -- report on competitive factors. Submitted, November 21, 1994.
Richmond	Central Carolina Bank and Trust Company, Durham, North Carolina, proposed merger with CCB Interim Bank (successor to CCB Savings Bank of Lenior, Inc., SSB), Lenior, North Carolina -- report on competitive factors. Submitted, November 21, 1994.
Cleveland	Citizens Savings Bank of Canton, Canton, Ohio, proposed merger with The First National Bank in Massillon, Ohio -- report on competitive factors. Submitted, November 23, 1994.
St. Louis	Community First Bank, Germantown, Tennessee, proposed merger with First Tennessee Bank National Association, Memphis, Tennessee -- report on competitive factors. Submitted, November 23, 1994.
Atlanta	First Bank and Trust, Grove Hill, Alabama -- proposed acquisition of Centreville and Woodstock, Alabama, branches of The Peoples Bank, Elba, Alabama -- report on competitive factors. Submitted, November 21, 1994.
Chicago	First National Bank of Fremont, Fremont, Indiana, proposed merger with Interim National Bank for Fremont -- report on competitive factors. Submitted, November 21, 1994.
Atlanta	First Union National Bank of Florida, Jacksonville, Florida, proposed acquisition of First Florida Savings Bank, F.S.B., Miami, Florida -- report on competitive factors. Submitted, November 21, 1994.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Philadelphia	Jersey Shore State Bank, Jersey Shore, Pennsylvania, proposed merger with Lock Haven Savings Bank, Lock Haven, Pennsylvania -- report on competitive factors. Submitted, November 23, 1994.
New York	National Westminster Bank NJ, Jersey City, New Jersey, proposed merger with Central Jersey Bank and Trust Company, Freehold, New Jersey -- report on competitive factors. Submitted, November 23, 1994.
Chicago	Norwest Bank Indiana, National Association, Fort Wayne, Indiana, proposed merger with Norwest Bank LaPorte, LaPorte, Indiana -- report on competitive factors. Submitted, November 22, 1994.
Cleveland	Peoples Bank of Pennsylvania, Ford City, Pennsylvania, proposed merger with New Bethlehem Bank, New Bethlehem, Pennsylvania -- report on competitive factors. Submitted, November 22, 1994.
Chicago	Pinnacle Bank, Cicero, Illinois, proposed merger with Suburban Trust & Savings Bank, Oak Park, Illinois - - report on competitive factors. Submitted, November 23, 1994.
New York	124 Main Street National Bank, Delhi, New York, (interim bank), proposed acquisition of The Delaware National Bank of Delhi -- report on competitive factors. Submitted, November 22, 1994.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

Atlanta	AmSouth Bancorporation, Birmingham, Alabama -- extension to March 19, 1995, to merge with the Tampa Banking Company, Tampa, Florida, and acquire The Bank of Tampa. Granted, November 22, 1994.
Dallas	A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to March 1, 1995, to acquire American National Bank of Terrell. Granted, November 22, 1994.
Kansas City	Community Bancs of Oklahoma, Tulsa, Oklahoma -- extension to February 9, 1995, to engage de novo in commercial credit, consumer finance, and mortgage lending. Granted, November 21, 1994.
Director, BS&R	Republic National Bank of New York, New York, New York -- extension to November 30, 1994, to close the New York branch of Republic Mase Bank Limited, London, England. Granted, November 22, 1994.

MEMBERSHIP

San Francisco	De Anza Bank, Sunnyvale, California -- to become a member of the Federal Reserve System. Returned, November 22, 1994.
Chicago	Iowa State Bank, Wapello, Iowa -- to become a member of the Federal Reserve System. Approved, November 22, 1994.

RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of New York -- to acquire equipment to implement the Bank Supervision Automation Project. Approved, November 25, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Chicago -- to implement
certain check image services at the Des Moines
office.
Approved, November 23, 1994.

Director, FRBO Federal Reserve Bank of St. Louis -- to implement a
range of image-based commercial check products.
Approved, November 23, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

RESERVE BANK OPERATIONS

Federal Reserve Banks -- award to Coopers & Lybrand
of six year contract to perform annual financial
audits.
Approved, October 4, 1994.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Cleveland	Huntington Bank, Inc., Covington, Kentucky, proposed merger with First Federal Bank for Savings of Northern Kentucky -- report on competitive factors. Submitted, November 18, 1994.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date

NONE

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

Application Comment Period Ending Date

Shawmut National Corporation, Hartford, Connecticut - 3(a)(1)/3(a)(3) application Established to acquire Shawmut Bank New York, N.A., Schenectady, New York*	<u>Newspaper</u> Not Yet Established <u>Federal Register</u> Not Yet
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SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

Bank of Boston Corporation, Boston, Massachusetts - 4(c)(8) notification to engage in consumer finance activities through the acquisition of 100% of Ganis Capital Corporation, Newport Beach, California and, indirectly, 50% of Thor Credit Corporation, Newport Beach, California	<u>Federal Register</u> Not Yet Established
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SECTION IV - APPLICATIONS NOT SUBJECT TO
FEDERAL REGISTER OR NEWSPAPER NOTICE

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution Examination Date Rating**

NONE

*Subject to CRA.

**Rating Definitions: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance.

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Cedel, S.A., Grand-Duchesse Charlotte, Grand Duchy of
Luxembourg, to establish a representative office in
New York.

12/22/94

Credit Communal de Belgique S.A., Brussels, Belgium, to
establish a branch in New York.

N/A

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Bank of Great Neck, Great Neck, New York, to acquire certain
assets and assume the deposits and certain other liabilities
of the Great Neck branch of Bayside Federal Savings Bank,
Jericho, New York. 1/

12/19/94 3/

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

1/ Subject to provisions of Community Reinvestment Act.

SECTION V

Availability of CRA Public Evaluations

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following group:

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Week Ending November 26, 1994

NAME OF BANK

RATING

EXAMINATION DATE

None.

-
- 1/ Subject to provisions of Community Reinvestment Act.
 - 2/ Later of dates specified in newspaper and Federal Register notices.
 - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
 - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Available

FEDERAL RESERVE BANK OF PHILADELPHIA

Section I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

First Fidelity Bancorporation, Lawrenceville, New Jersey to acquire 100% of the voting shares of First State Bank, Wilmington, Delaware, pursuant to Section 3(a)(3) of the Bank Holding Company Act. (The acquisition will be effected through a phantom merger of a wholly-owned interim bank subsidiary of Applicant with and into First State Bank.) In this connection, an application has also been filed with the FRB of New York by Banco Santander, S.A., Santander, Spain.

Newspaper comment period expires: 12/09/94
Federal Register comment period expires: 12/15/94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Keystone Financial, Inc., Harrisburg, Pennsylvania to establish a non-bank subsidiary to be named Key Trust Company, which will engage in the trust activities of Keystone's subsidiary, Frankford Trust Company, Philadelphia, Pennsylvania, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(3) of Regulation Y. Applicant has filed under new interim rule procedures.

Federal Register comment period expires: N/A

Susquehanna Bancshares, Inc., Lititz, Pennsylvania requests approval to acquire 100% of the voting shares of Atlanfed Bancorp, Inc, and its wholly owned subsidiary, Atlantic Federal Savings Bank, Baltimore, Maryland, pursuant to Section 4(c)(8) of Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.

Federal Register comment period expires: N/A

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

Dauphin Deposit Corporation, Harrisburg, Pennsylvania, requests approval to make an additional capital investment in its Section 20 wholly-owned subsidiary, Hopper Soliday & Co., Inc., Lancaster, Pennsylvania.

- 1/ Subject to provisions of Community Reinvestment Act.
* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending November 25, 1994.

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
None	None	None

FEDERAL RESERVE BANK
OF CLEVELAND
P. O. BOX 6387
CLEVELAND, OHIO 44101-1387

APPLICATIONS BULLETIN
(For the week ending December 3, 1994)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received prior notice from Cortland Savings and Banking Company, Cortland, Ohio, on November 23, 1994, of its intent to establish a branch facility at 6050 Youngstown Road, Niles, Ohio.

* Not Yet Known #

Received prior notice from Premier Bank & Trust, Elyria, Ohio, on December 2, 1994, of its intent to establish branch facilities at 38475 Chestnut Ridge Road, Elyria, Ohio, and 15181 State Route 58, Oberlin, Ohio.

* Not Yet Known #

**SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE**

Received Section 3(a)(3) application from KeyCorp, Cleveland, Ohio, on November 23, 1994, to acquire OmniBancorp, Denver, Colorado.

* F: December 27, 1994

Received Section 3(a)(1) application from Community First BancShares, Inc., Forest, Ohio, on November 30, 1994, to acquire Community First Bank, N.A., Forest, Ohio.

*F: December 29, 1994

Received Section 3(a)(1) application from Heritage Bancorp, Inc., Burlington, Kentucky, on November 30, 1994, to acquire Heritage Bank, Inc., Burlington, Kentucky.

*F: December 29, 1994

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

FEDERAL RESERVE BANK
OF CLEVELAND
P. O. BOX 6387
CLEVELAND, OHIO 44101-1387

APPLICATIONS BULLETIN
(For the week ending December 3, 1994)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received notice from Cardinal Bancshares, Inc., Lexington, Kentucky, on November 28, 1994, of its intent to engage in software development and marketing activities through its acquisition of a 50 percent interest in an unnamed limited liability company pursuant to Section 4(c)(8) of the Bank Holding Company Act.

Not Yet Known #

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

NONE

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS

(December 2, 1994)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended December 2, 1994. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

OUTSTANDING: a bank in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SATISFACTORY: a bank in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

NEEDS TO IMPROVE: a bank in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SUBSTANTIAL NON COMPLIANCE: a bank in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Farmers & Savings Co.
211 West 2nd Street
Pomeroy, Ohio 45769
(614) 992-2136
Rating: Outstanding
Exam Date: September 12, 1994

The Custar State Bank
P.O. Box 127
Custar, Ohio 43511
(419) 669-2801
Rating: Satisfactory
Exam Date: September 19, 1994

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Chesapeake Bank, Kilmarnock, Virginia, to establish an Electronic Funds Transfer Facility approximately .2 mile west of the intersection of Routes 14 and 198, Matthews Courthouse, Virginia.*	12-3-94
Centura Bank, Rocky Mount, North Carolina, to establish a branch at 925 Ridgefield Drive, Raleigh, North Carolina*	12-18-94
The Marathon Bank, Stephens City, Virginia, to establish a branch at 1041 Berryville Avenue, Winchester, Virginia.*	12-19-94

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Citizens Bancorporation of South Carolina, to acquire 14% of SNB Financial Corporation, Summerville, South Carolina.*	12-23-94

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
None.	

Section IV - Application Not Subject to
Federal Register Notice or Newspaper Notice

Riggs National Corporation, Washington, D. C., to engage in asset management activities through Riggs AP Bank, London, England.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending November 25, 1994

Definition of Ratings

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

	<u>Examination Date</u>	<u>Rating</u>
Bank of Suffolk 625 East Washington Street Suffolk, Virginia 23434-4008	9-6-94	Satisfactory
The Bank of Tidewater 1548 Laskin Road Virginia Beach, Virginia 23451-6112	9-6-94	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 25, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u> <u>Date</u>	<u>Comment Period Ending</u>
Barnett Bank of Volusia County DeLand, Florida To establish a branch located at the Southeast Corner of Palm Coast Parkway and Belle Terre Parkway, Palm Coast, Florida, to be known as Belle Terre Office.	Not yet available*
City First Bank Tampa, Florida To establish a branch located at 8603 W. Hillsborough Avenue, Tampa, Florida.	12-07-94*

Section 2 - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u> <u>Date</u>	<u>Comment Period Ending</u>
Summerville/Trion Bancshares, Inc. Trion, Georgia To acquire 51 percent of Adairsville Bancshares, Inc., Adairsville, Georgia, and thereby indirectly acquire its subsidiary, Bank of Adairsville, Adairsville, Georgia.	11-22-94* Federal Register
ISB Financial Corporation New Iberia, Louisiana 1-BHC formation, Iberia Savings Bank, New Iberia, Louisiana.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 25, 1994

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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Barnett Banks, Inc. Jacksonville, Florida	11-17-94
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To acquire EquiCredit Corporation, Jacksonville, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act and thereby engage in the following activities: 1) the origination of consumer finance home equity loans secured by first or second mortgages, and unsecured consumer finance loans; 2) the servicing of consumer finance home equity loans secured by first or second mortgages, and unsecured consumer finance loans; 3) the securitization of consumer finance home equity loans via sale to the secondary market; 4) acting as principal, agent, or broker for insurance that is directly related to an extension of credit, and is limited to ensuring the repayment of an outstanding balance due (up to certain limits) on the extension of credit in the event of the death, disability, or involuntary unemployment of the debtor; 5) such other activities as are reasonably incidental to the above-described activities. These activities are pursuant to Sections 225.25(b)(1)(i) and 225.25(b)(8)(ii) of the Board's Regulation Y.

Lowndes Bancshares, Inc. Valdosta, Georgia	12-12-94
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Through its subsidiary, Goldleaf Technologies, Inc., Hahira, Georgia, proposes to expand its data processing and transmission services to Panama, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(7) of Regulation Y.

Section 4 - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

Southeastern Banking Corporation
Darien, Georgia

Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act for the proposal to acquire Citizens Bank & Trust Company of Mount Vernon, Mount Vernon, Georgia.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 25, 1994

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

Outstanding record of meeting community credit needs: An institution has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs: An institution has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs: An institution needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs: An institution has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Examination

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
First Western Bank 5854 South Flamingo Road Cooper City, Florida 33330 (305) 434-7600	Satisfactory	08-15-94
Mobile County Bank Post Office Box 327 Grand Bay, Alabama 36541 (205) 865-6191	Satisfactory	08-22-94

Citizens First Bank of Ocala Satisfactory
Post Office Box 548
Ocala, Florida 34478
(904) 732-2223

08-22-94

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	First of America Bank-West Michigan Grand Rapids, Michigan 2000 32nd Street Grand Rapids, Michigan	N - 12-7-94
Merger/Branch	Citizens Commercial & Savings Bank Flint, Michigan Bank One, Fenton, N.A. Fenton, Michigan Bank One, Ypsilanti, N.A. Ypsilanti, Michigan Bank One, East Lansing East Lansing, Michigan Bank One, Sturgis Sturgis, Michigan and to establish 20 branches	N - **
Branch	Wayne Bank & Trust Company Cambridge City, Indiana 2260 National Road West Richmond, Indiana	N - 12-5-94
Membership	NBD Bank Detroit, Michigan to become a member of the Federal Reserve System	N - **
Membership	Firststar Bank West, National Association Naperville, Illinois to become a member of the Federal Reserve System	N - **
Membership	Citizens Bank and Trust Company Belle Plaine, Iowa to become a member of the Federal Reserve System	N - **

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal
Register Notice

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	WFC, Inc. Waukon, Iowa James E. Sweeney and Margo Sweeney	FR - 11-8-94 N - **
CoC-HC	State Center Financial, Inc. State Center, Iowa by Craig H. Haesemeyer	FR - 10-17-94 N - 12-7-94
CoC-HC	Savanna Bancorp, Inc. Savanna, Illinois by Dr. Walter Nehrkorn	FR - 11-17-94 N - 11-21-94
Y-1	Ogden Bancshares, Inc. Ogden, Iowa City State Bank Ogden, Iowa*	FR - 11-11-94 N - 10-28-94
CoC-HC	Mid-America National Bancorp, Inc. Chicago, Illinois Harold P. O'Connell, Jr.	FR - 10-31-94 N - **
Y-2	Greatbank, Inc. Aurora, Illinois Greatbank Algonquin, Illinois--to reactivate a charter*	FR - 10-28-94 N - **
Y-2	Waupaca Bancorporation, Inc. Waupaca, Wisconsin NBC Bancshares, Inc. Pampa, Texas National Bank of Commerce Pampa, Texas*	FR - 12-23-94 N - 12-17-94
Y-2	Citizens Banking Corporation Flint, Michigan Bank One, Fenton, N.A. Fenton, Michigan Bank One, Ypsilanti, N.A. Ypsilanti, Michigan Bank One, East Lansing East Lansing, Michigan Bank One, Sturgis Sturgis, Michigan	FR - 12-5-94 N - **

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal
Register Notice
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Royal Bankshares, Inc. Elroy, Wisconsin Iowa-Grant Bankshares, Inc. Cobb, Wisconsin Cobb State Bank Cobb, Wisconsin*	FR - 11-19-94 N - 11-7-94
Y-2	San Jose Banco, Inc. Fremont, Indiana First National Bank of Fremont Fremont, Indiana*	FR - 11-19-94 N - 11-11-94
Y-2	Oak Bancorporation Oakland, Iowa Security Bancorp Stanton, Iowa Security State Bank Stanton, Iowa*	FR - 11-21-94 N - 11-6-94
Y-1	Rantoul Bancorp, Inc. Rantoul, Illinois Bancorp of Rantoul, Inc. Rantoul, Illinois Bank of Rantoul Rantoul, Illinois*	FR - 12-15-94 N - **
Y-2	Marshall & Ilsley Corporation Milwaukee, Wisconsin Financial Services Corporation of the Midwest Rock Island, Illinois Rock Island Bank Rock Island, Illinois*	FR - 12-16-94 N - **
Y-2	Firststar Corporation Milwaukee, Wisconsin First Moline Financial Corp. Moline, Illinois First Moline Moline, Illinois First Federal Savings Bank of Moline Moline, Illinois First Moline Real Estate Corp. Moline, Illinois FFM-CMO, Inc. Moline, Illinois*	FR - 11-14-94 N - **

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal
Register Notice
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Firststar Corporation of Iowa Des Moines, Iowa First Moline Financial Corp. Moline, Illinois First Moline Moline, Illinois First Federal Savings Bank of Moline Moline, Illinois First Moline Real Estate Corp. Moline, Illinois FFM-CMO, Inc. Moline, Illinois*	FR - 11-14-94 N - **
Y-1	Community Bancorp, Inc. Norwalk, Wisconsin Community State Bank Norwalk, Wisconsin*	FR - 12-05-94 NP - 11-28-94
Y-1	West Town Bancorp, Inc. Cicero, Illinois West Town Savings Bank Cicero, Illinois*	FR - 12-19-94 NP - 12-9-94
Y-1	First National Independent Bancorp, Inc. La Grange, Illinois F.N.B.C. of La Grange La Grange, Illinois First National Bank of La Grange La Grange, Illinois Mokena State Bank Mokena, Illinois Wesco Investment Corporation La Grange, Illinois West Chicago State Bank West Chicago, Illinois*	FR - 11-21-94 N - 11-15-94
Y-1	Eiden Interest, Ltd. Gurnee, Illinois First Waukegan Corporation Glenview, Illinois Bank of Northern Illinois Glenview, Illinois Bank of Northern Illinois, N.A. Waukegan, Illinois*	FR - 11-25-94 NP - 11-26-94

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal
Register Notice
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Prairie Financial Corporation Bridgeview, Illinois Prairie Bank and Trust Company Bridgeview, Illinois*	FR - 12-02-94 NP - 11-22-94
Y-2	Old Kent Financial Corporation Grand Rapids, Michigan First National Bank Corp. Mount Clemens, Michigan First National Bank in Macomb County Mount Clemens, Michigan*	FR 12-08-94 NP **
Y-1	Phillips Investment Company Limited Partnership Spring Hill, Florida Gratiot Bancshares, Inc. Gratiot, Wisconsin Gratiot State Bank Gratiot, Wisconsin*	FR - 12-15-94 NP **
Y-1	Phillips Investment Limited Partnership Wapiti, Wyoming Gratiot Bancshares, Inc. Gratiot, Wisconsin Gratiot State Bank Gratiot, Wisconsin*	FR - 12-15-94 NP -
Y-2	Comerica California Incorporated San Jose, California University Bank & Trust Company Palo Alto, California*	FR - ** NP - **
Y-2	Comerica Incorporated Detroit, Michigan University Bank & Trust Company Palo Alto, California*	FR - ** NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Republic Bancorp, Inc. Owosso, Michigan Premier Partners Northridge, California	FR - 11-25-94
Y-4	Bank of Montreal Toronto, Canada Burns Fry Holding Corporation Toronto, Canada	FR - 12-12-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan New England Trust Company Providence, Rhode Island	FR - 11-28-94
4(c)(8)	Park Bancorporation, Inc. Madison, Wisconsin Park Community Investment Corporation Madison, Wisconsin	FR - 11-28-94
4(c)(8)	Associated Banc-Corp Green Bay, Wisconsin Associated Trust Company of Illinois, Inc. Chicago, Illinois	FR - 12-9-94
4(c)(8)	Northern Bankshares, Inc. McFarland, Wisconsin intends to participate in overline loans by expanding its scope in the activity of making and servicing loans	FR - 10-17-94
4(c)(8)	D & D Bancshares, Inc. Mount Auburn, Iowa to buy participation loans from the subsidiary bank	FR - 12-12-94
4(c)(8)	West Town Bancorp, Inc. Cicero, Illinois to engage <u>De Novo</u> in making & servicing of loans	FR - 12-19-94
SMB-OT	Old Kent Bank and Trust Company Grand Rapids, Michigan Hartger & Willard Mortgage Associates, Inc. Grand Rapids, Michigan	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Firststar Corporation Milwaukee, Wisconsin First Colonial Investment Services, Inc. Rosemont, Illinois	FR - 12-8-94
Y-4	Firststar Corporation of Illinois Milwaukee, Wisconsin First Colonial Investment Services, Inc. Rosemont, Illinois	FR - 12-8-94

Federal Reserve Bank of Chicago

Section IV - Applications Not Subject to Federal Register or Newspaper
Notice

<u>Type</u>	<u>Application</u>
RoS	First Waukegan Corporation Glenview, Illinois to purchase & redeem up to 313,794 shares 149.7% of its issued & outstanding common stock

N - Newspaper
FR - Federal Register
* - Subject to Provisions of Community Reinvestment Act
** - Not available at this time

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING November 25, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
None.	

SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(1) application by LCS Bancorp, Inc., Litchfield, Illinois, to acquire Litchfield Community Savings, S.B., Litchfield, Illinois (previously filed on 10/13/94 and withdrawn on 11/9/94).	Newspaper: 11/18/94
*Section 3(a)(5) application by Meredosia Bancorporation, Inc., Springfield, Illinois, to merge with Illiopolis Bancorporation, Inc., Springfield, Illinois.	Newspaper: 12/17/94
*Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Central Mortgage Bancshares, Inc., Kansas City, Missouri.	Newspaper: 12/23/94
*Section 3(a)(3) application by Wes-Tenn Bancorp, Inc., Covington, Tennessee to acquire West Tennessee Financial Corporation, Selmer, Tennessee	Newspaper: 12/23/94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
None.	

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
None.	

*This Application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS
St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate- income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

FOR THE WEEK ENDING November 25, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

Application

Comment Period
Ending Date

Security Bank & Trust Co.,
Webster, SD, to establish
an ATM at highway junction
12 and 25

December 7, 1994

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application

Comment Period
Ending Date

First Southeastern BancGroup,
Inc., Harmony, MN, to acquire
the Granger State Bank, Granger,
MN*

December 27, 1994
(Federal Register)

First Bank System, Inc.,
Minneapolis, MN, to acquire
First Bank Minneapolis South,
N.A., Minneapolis, MN*

December 22, 1994
(Newspaper)

First Bank System, Inc.,
Minneapolis, MN, to acquire
First Bank Grand Rapids, N.A.,
Grand Rapids, MN*

December 23, 1994
(Newspaper)

First Bank System, Inc.,
Minneapolis, MN, to acquire
First Bank Fergus Falls, N.A.,
Fergus Falls, MN*

December 25, 1994
(Newspaper)

First Bank System, Inc.,
Minneapolis, MN, to acquire
First Bank Maple Grove, N.A.,
Maple Grove, MN*

December 22, 1994
(Newspaper)

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application (Continued)

Comment Period
Ending Date

First Bank System, Inc.,
Minneapolis, MN, to acquire
First Bank St. Cloud, N.A.,
St. Cloud, MN*

December 28, 1994
(Newspaper)

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

BNCCORP, INC, Bismarck,
ND, to acquire 100% of JMS
System, Inc., Bismarck,
ND, and thereby engage in data
processing and management
consulting activities

Not yet available

Norwest Corporation, Minneapolis,
MN, to engage de novo in providing
investment or financial advice

December 5, 1994

Norwest Corporation, Minneapolis,
MN, to acquire the Mortgage
Origination Business of Bank of
Montana System, Great Falls, MT

Not yet available

First Bank System, Inc., Minneapolis,
MN, to acquire Western Insurance
Agency, Sioux Falls, SD, a division
of Western Bank, Sioux Falls, SD

December 15, 1994

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending November 25, 1994

ASSIGNMENT OF RATING

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
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NONE.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

**SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE**

APPLICATION

COMMENT PERIOD ENDING DATE

Commerce Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of Cotton Exchange Bancshares, Inc., Kennett, Missouri, and thereby indirectly acquire Cotton Exchange Bank, Kennett, Missouri.*

Not Available

John W. and Margaret Coots, Trust; John W. Coots, Jr., and Margaret Ann Palmer, Co-Trustees; Vanetta Ruth Renz Trust; Vanetta R. Renz and Jimmy C. Renz, Co-Trustees, all of Platte City, Missouri, to increase their ownership to 36.2 percent and 27.15 percent, respectively, of the voting shares of Wells Bancshares, Inc., Platte City, Missouri.

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE**

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

Outstanding record of meeting community credit needs

An institution in this group has an outstanding record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
The Bank of Belen P.O. Box 105 Belen, New Mexico 87002	08-15-94	11-17-94	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 21, 1994

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY**

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Bank Holding Company Formation Notification by Mesquite Financial Services, Inc., Alice, TX, to acquire Mesquite Financial Services Delaware, Wilmington, DE, and The Bank of Alice, Alice, TX	N/A
*Bank Holding Company Formation Notification by Mesquite Financial Services Delaware, Inc., Wilmington, DE, to acquire The Bank of Alice, Alice, TX	N/A

**SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE**

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(1) application by Community Bancshares, Inc., Katy, TX, to acquire Community Bancshares of Delaware, Inc., Wilmington, DE, and Community Bank, Katy, TX (Previously reported during the week of 10-31-94)	94/11/27
*Section 3(a)(1) application by Community Bancshares of Delaware, Inc., Wilmington, DE, to acquire Community Bank, Katy, TX (Previously reported during the week of 10-31-94)	94/11/27
Change in Control Notice by Citizens National Bank Employee Stock Ownership Plan, Crockett, TX, to acquire an interest in Citizens Bancorp, Inc., Crockett, TX	N/A

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY**

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) <u>de novo</u> notification by A.N.B. Holding Company, Ltd., Terrell, TX, to engage in the activity of making, acquiring, or servicing loans directly for itself or for others. (Loans will be made directly by the holding company.)	94/12/15

**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE**

APPLICATION

None.

* SUBJECT TO CRA.

** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF NOVEMBER 21, 1994

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to Improve record of meeting community credit needs.

An institution in this group need to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial Noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/25/94

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Utah Bank, Salt Lake City, Utah, to establish a branch office at 7070 South State Street, Salt Lake City, Utah. *	<u>Newspaper:</u> 12/17/94
University Bank & Trust Company, Palo Alto, California, to establish a branch office at 275 Third Street, Los Altos, California. *	<u>Newspaper:</u> 12/09/94
Commercial Bancorp, Salem, Oregon, to merge with West Coast Bancorp, Newport, Oregon.	<u>Newspaper:</u> Not available

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Ronald Gabriel and the Gabriel Family Trust, Montebello, California, to increase ownership of up to 80 percent to Garfield Bank, Montebello, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 12/19/94
Whitman Heffernan & Rhein, et. al., Bronxville, New York, to acquire up to 24.9 percent of SDNB Financial Corp., San Diego, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 12/13/94
Commerical Bancorp, Salem, Oregon, and West Coast Bancorp, Newport, Oregon, to acquire approximately 19.9 percent of each other's voting shares.	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

None

Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO (cont'd.)

Week Ending 11/25/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending November 25, 1994. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
None			

*Under the rating system an institution's CRA performance is assigned one of the following four ratings:

Outstanding record of meeting community credit needs: An institution has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs: An institution has a satisfactory record of ascertaining and meeting the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs: An institution needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- to moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs: An institution has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- to moderate-income neighborhoods, in a manner consistent with its resources and capabilities.